

Information to identify the case:

Debtor 1

Nicholas G. Brown

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9863

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **18-11673-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicholas G. Brown

1/6/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nicholas G. Brown
Debtor

Case No. 18-11673-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 06, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2023:

Recip ID	Recipient Name and Address
db	+ Nicholas G. Brown, 40 Winstead Drive, Westampton, NJ 08060-5748
cr	+ LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517301260	++ ANDREWS FEDERAL CREDIT UNION, 5711 ALLENTOWN RD, BANKRUPTCY MS 930, SUITLAND MD 20746-4547 address filed with court:, Andrews Federal Credit Union, Andrews Federal Credit Union, Po Box 3000, Clinton, MD 20735
517318647	+ Andrews Federal Credit Union, 5711 Allentown Road, Mail Stop #930, Suitland, MD 20746-4547
517301264	+ Friedman Vartolo LLP, 85 Broad St, Ste 501, New York, NY 10004-1734
517301266	+ Janet Coleman Brown, 40 Winstead Drive, Westampton, NJ 08060-5748
517301268	+ Lakeview Loan Servicing, LLC, Attn: Phelan Hallinan Diamond & Jones PC, 400 Fellowship Rd, Ste 100, Mount Laurel, NJ 08054-3437
517301270	+ Milstead & Associates, LLC, 1 E Stow Rd, Marlton, NJ 08053-3118
517301277	+ Wilmington Trust National Assoc, 1100 North Market St, Wilmington, DE 19890-0001

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 06 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 06 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517341590	Email/PDF: bncnotices@becket-lee.com	Jan 06 2023 20:45:39	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517301259	+ Email/PDF: bncnotices@becket-lee.com	Jan 06 2023 20:45:04	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517301261	EDI: CITICORP.COM	Jan 07 2023 01:34:00	Citibank, 7920 NW 110th St, Kansas City, MO 64153
517435279	Email/Text: ECF@fayservicing.com	Jan 06 2023 20:38:00	Fay Servicing, LLC, Bankruptcy Department, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006
517301265	+ EDI: HFC.COM	Jan 07 2023 01:34:00	HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
517444626	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 06 2023 20:38:00	LAKEVIEW LOAN SERVICING, LLC, LoanCare, LLC., 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
517547096	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 06 2023 20:38:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517301269	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 06 2023 20:38:00	Loancare Inc, Po Box 8068, Virginia Beach, VA 23450-8068
517301271	EDI: PRA.COM		

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		Jan 07 2023 01:34:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517370500	EDI: PRA.COM	Jan 07 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541
517345422	EDI: PRA.COM	Jan 07 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517301273	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 06 2023 20:39:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
517301275	+ EDI: WFFC2	Jan 07 2023 01:34:00	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517354603	EDI: WFFC2	Jan 07 2023 01:34:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517301276	+ EDI: WFFC2	Jan 07 2023 01:34:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
517547097	+ Email/Text: ECF@fayservicing.com	Jan 06 2023 20:38:00	Wilmington Trust Ntl, c/o Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517301263	*	Ditech Financial, PO Box 6172, Rapid City, SD 57709
517547098	*+	Friedman Vartolo LLP, 85 Broad St, Ste 501, New York, NY 10004-1734
517301267	*+	Janet Coleman Brown, 40 Winstead Drive, Westampton, NJ 08060-5748
517547099	*+	Lakeview Loan Servicing, LLC, Attn: Phelan Hallinan Diamond & Jones PC, 400 Fellowship Rd, Ste 100, Mount Laurel, NJ 08054-3437
517301272	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517301274	*+	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
517547101	*+	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
517547100	*+	Wilmington Trust National Assoc, 1100 North Market St, Wilmington, DE 19890-0001
517301262	##	Ditech Financial, PO Box 6172, Rapid City, SD 57709

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2023 at the address(es) listed below:

District/off: 0312-3

User: admin

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Date Rcvd: Jan 06, 2023

Form ID: 3180W

Total Noticed: 27

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Lee Martin Perlman	on behalf of Debtor Nicholas G. Brown ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Shauna M Deluca	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC sdeluca@hasbanilight.com, hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6